

**AMENDMENTS TO THE ABSTRACT**

Please replace the Abstract with the following paragraph:

A user interfacing method of financial settlement using a mobile enables a user to select one among a number of financial settlement cards contained in the mobile unit as a default card, and to perform an immediate settlement as the selected default card. When a menu is displayed on a settlement display screen, cards are classified by places of uses. A soft key is provided to easily achieve a menu shift. Communications are performed between the mobile unit (MU) and the base unit (BU) of the card terminal, by pressing an external key provided on an appropriate outer portion of the MU one time. Thus, the BU transmits an identifier includes information about a card to be used for settlement according to each use and whether or not a password is required, and the MU transmits necessary settlement information based on the received identifier to thereby perform a settlement.